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In re: Patent of: Clayton P. Spitz et al.

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Title: PURCHASING CARD TRANSACTION RISK MODEL

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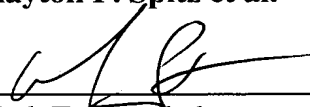
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Respectfully submitted,

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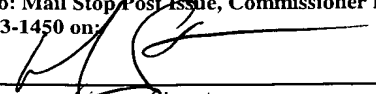
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